

Certificate Number: 15111-PAE-DE-031512831

Bankruptcy Case Number: 13-12979



## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 22, 2018, at 10:48 o'clock PM EDT, Christopher Dwight Kelly completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 22, 2018 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education